



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Danne L. Buchanan, et al.

Title: METHOD AND SYSTEM FOR
PROCESSING FINANCIAL
INSTRUMENT DEPOSITS
PHYSICALLY REMOTE FROM
A FINANCIAL INSTITUTION

Appl. No.: 09/676,956

Filing Date: 10/02/2000

Examiner: Nguyen, Nga B.

Art Unit: 3628

AMENDMENT AND REPLY UNDER 37 CFR 1.111

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

This communication is responsive to the final Office Action dated February 7, 2005, concerning the above-referenced patent application.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this document.

Remarks/Arguments begin on page 35 of this document.

Please amend the application as follows: